

Nursing homes and housing options



“Mom needs professional care around the clock. Will her insurance pay for a nursing facility? How do I find a good nursing facility?”

START HERE

Serious and chronic illness may create a need for full-time care outside the home. It is a decision you and the person you are caring for should discuss with the doctor—as well as other family members.

Start your search for nursing home care at www.medicare.gov on the web. You can find many links that can help you gather information about Medicare- and Medicaid-certified **nursing facilities** and **long-term care** options in your state. You also can compare the quality of nursing homes in your area.

If long-term care is needed, you may want to consider in-home services from a **home health agency** in your community. Look under “Home Care” or “Home Health Services” in your telephone directory. Be aware that some community programs offer help with free meals, visits, or transportation.

BASIC INFORMATION

Nursing home care can be very expensive. Medicare generally doesn’t cover nursing home care. There are many ways people can pay for nursing home care. For example, they can use their money, they may be able to get help from their state, or they may use long-term care insurance.

Nursing home care isn’t covered by many types of health insurance. Most people who enter nursing homes begin by paying for their care out of their own pocket. As they use up their resources over a period of time, they may eventually become eligible for Medicaid.

NURSING HOMES AND MEDICAID: Medicaid is a state and Federal program that will pay most nursing home costs for people with limited income and resources. Eligibility varies by state. Medicaid pays for care for about 7 out of every 10 nursing home residents. Medicaid will pay for nursing home care only when provided in a Medicaid-certified facility. For information about Medicaid eligibility, call your state Medical Assistance (Medicaid) Office.

MEDICARE COVERAGE OF SKILLED NURSING FACILITY CARE: Medicare does cover skilled nursing care after a 3-day qualifying hospital stay. Skilled care is health care given when the person needs skilled nursing or rehabilitation staff to manage, observe, and evaluate his or her care. Examples of skilled care include changing sterile dressings and physical therapy. Care that can be given by non-professional staff isn’t considered skilled care. Medicare covers certain skilled care services that are needed daily on a short-term basis (up to 100 days). For more information on Medicare coverage of skilled nursing facility care, visit www.medicare.gov on the web. Under “Search Tools,” select “Find a Medicare Publication” to look at or print a copy of the booklet “Medicare Coverage of Skilled Nursing Facility Care.” You can also call 1-800-MEDICARE (1-800-633-4227) to find out if a free copy can be mailed to you. TTY users should call 1-877-486-2048.

IMPORTANT: For more information about help paying for nursing care and other health care costs, call your local State Health Insurance Assistance Program (see page 23 for their telephone number) or nursing home **Ombudsman** (visit www.aoa.gov on the web).

FIND OUT MORE

www.medicare.gov

Get information about nursing home facilities across the nation. Get a free copy of “Guide to Choosing a Nursing Home” and “Medicare Coverage of Skilled Nursing Facility Care”. Under “Search Tools,” select “Find a Medicare Publication.”

www.aahsa.org

Find nonprofit residences, evaluate them, and choose a facility or provider at the website of the American Association of Homes and Services for the Aging.

www.ahca.org

Information about senior housing facilities, nursing homes, continuing care retirement centers [CCRCs], and assisted living facilities from the American Health Care Association.

CARE OPTIONS

There are several categories of care available in most communities—ranging from daytime activities to full-time care.

ADULT DAY CARE: Daily structured activities and health-related and rehabilitation services for the elderly who need a protective environment. Care is provided during the day and the individual returns home for the evening.

ASSISTED LIVING FACILITIES: Residential homes offering a range of services that usually include activities of daily living, supervision, and medication management.

CONTINUING CARE RETIREMENT COMMUNITIES (CCRC): A housing community that provides different levels of care based on residents' needs.

CUSTODIAL CARE: Assistance with daily activities such as bathing, eating, and dressing.

RESIDENTIAL CARE FACILITIES: Settings designed for independent living while offering meals, social and recreational activities, and other support.

SKILLED NURSING FACILITIES: Facilities with 24-hour supervision and medical and rehabilitative services for patients requiring a high level of care.

CONSIDER THIS WHEN CHOOSING A NURSING HOME



- Is the facility Medicare- or Medicaid-certified?
- Does the nursing home have the level of care needed (e.g., skilled, custodial) and a bed available?
- Does the nursing home have special services if needed in a separate unit (e.g., ventilator or rehabilitation) and is a bed available?
- Are residents clean, well groomed, and appropriately dressed for the season or time of day?
- Is the nursing home free from strong unpleasant odors?
- Does the nursing home appear to be clean and well kept?
- Does the nursing home conduct staff background checks?
- Does the nursing home staff interact warmly and respectfully with home residents?
- Does the nursing home meet cultural, religious, or language needs?
- Are the nursing home and the current administrator licensed?

You will want to make surprise visits at different times of the day to verify conditions.

For a complete nursing home checklist, visit www.medicare.gov on the web.

MEDICARE'S NURSING HOME QUALITY INITIATIVE

Medicare has implemented a national quality initiative to help people compare nursing home quality of care. Medicare is reporting a new set of quality measures and publishes the results. These quality measures are an additional source of information to help you choose a nursing home. A checklist is available to assist you. For this checklist or more information, call 1-800-MEDICARE (1-800-633-4227) or visit www.medicare.gov on the web.

The state conducts inspections of each participating nursing home, on average, about once a year. The state also investigates complaints about nursing home care to make sure the nursing homes meet the minimum Medicare and Medicaid quality and performance standards. The Centers for Medicare & Medicaid Services (CMS) also works with Quality Improvement Organizations in each state to help nursing homes improve the quality of care they give residents.

www.eldercare.gov
Information on selecting nursing homes in your area.

www.naic.org
Request the free publication, "A Shopper's Guide to Long-Term Care Insurance" from the

National Association of Insurance Commissioners.

Long-term care insurance: A private insurance policy purchased from an insurance company. The benefits and costs of these plans vary widely. For more information, contact the National Association of Insurance Commissioners (NAIC) at 1-816 783 8500.